

EXHIBIT A

07:11:25 p.m. 04-17-2015 1 818-879-0852

To: Fax Filing Clerk Page 3 of 15

2015-04-18 02:18:08 (GMT)

1-818-879-0852 From: Howard Silver

**SUMMONS
(CITACION JUDICIAL)****NOTICE TO DEFENDANT:
(AVISO AL DEMANDADO):**

Equifax Information Services, LLC; DOES 1 Through 10, Inclusive

**YOU ARE BEING SUED BY PLAINTIFF:
(LO ESTÁ DEMANDANDO EL DEMANDANTE):**

Maryna Pylypchuk

FOR COURT USE ONLY
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COPIED/COPIADO
ORIGINAL FILLED
Superior Court of California
County of Los Angeles

APR 20 2015

Sherri R. Carter, Executive Officer/Clerk
By Dawn Alexander, Deputy

NOTICE: You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.callegalservices.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case.

AVISO: Lo han demandado. Si no responde dentro de 30 días, la corte puede decidir en su contra sin escuchar su versión. Lee la información e información.

Tiene 30 DÍAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una demanda distinta no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto el diseño que procesan su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y más información en el Centro de Ayuda de las Cortes de California (www.courtinfo.ca.gov), en la biblioteca de leyes de su condado o en la corte que le quede más cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia.

Hay otros requisitos legales. Es recomendable que hable con un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de orientación a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin límite de hora. Puede encontrar estos grupos sin límites de hora en el sitio web de California Legal Services, (www.callegalservices.org), en el Centro de Ayuda de las Cortes de California, (www.sucorts.ca.gov) o poniéndose en contacto con la corte o el colegio de abogados locales. AVISO: Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperación de \$10,000 ó más de valor recibida mediante un acuerdo o una concesión de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda deschar el caso.

The name and address of the court is:
(El nombre y dirección de la corte es): Los Angeles County Superior Court
111 North Hill Street, Los Angeles, CA 90012-3014

CASE NUMBER:
Número del Caso: **SC 578937**

The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is:
(El nombre, la dirección y el número de teléfono del abogado del demandante, o del demandante que no tiene abogado, es):
Howard D. Silver SBN 90398; 638 Ladero Canyon Road, Suite 421, Oak Park, CA 91377; (818) 597-2610

SHERRI R. CARTER

DATE:
(Fecha) Clerk, by _____, Deputy
(Secretaria) _____, (Adjunto)

(For proof of service of this summons, use Proof of Service of Summons (Form POS-010).)
(Para prueba de entrega de este citación use el formulario Proof of Service of Summons, (POS-010)).

NOTICE TO THE PERSON SERVED: You are served

1. as an individual defendant.
2. as the person sued under the fictitious name of (specify):

3. on behalf of (specify): *Equifax Information Systems, Inc.*

under: CCP 416.10 (corporation) CCP 416.60 (minor)
 CCP 416.20 (defunct corporation) CCP 416.70 (conservator)
 CCP 416.40 (association or partnership) CCP 416.80 (authorized person)
 other (specify):

4. by personal delivery on (date): *4/27/15*

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1-818-879-0862 From: Howard Silver

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BOWICK

FILED
Superior Court of California
County of Los Angeles

APR 20 2015

Sheri R. Oanner, Executive Officer/Clerk
By Dawn Alexander Deputy
Dawn Alexander

7 Attorneys for Plaintiff
8 Maryna Pylypchuk

9 SUPERIOR COURT OF CALIFORNIA

10 COUNTY OF LOS ANGELES

12 MARYNA PYLYPCHUK,

14 Plaintiff,

15 vs.

17 EQUIFAX INFORMATION
SERVICES, LLC; DOES 1 THROUGH
18 10, INCLUSIVE,

19 Defendants.

Case No.: BC 5 78937

COMPLAINT FOR DAMAGES;
VIOLATION OF THE FAIR
CREDIT REPORTING ACT;

DEMAND FOR JURY

21 Plaintiff, Maryna Pylypchuk ("plaintiff"), on behalf of herself,
22 through the undersigned attorneys, files this Complaint against Equifax
23 Information Services, LLC ("Equifax") and DOES 1 through 10 and all other
24 follows:

28 COMPLAINT FOR DAMAGES; VIOLATION OF THE FAIR CREDIT REPORTING ACT; DEMAND FOR
JURY - 1

RECEIPT #: CCH481620031
DATE PAID: 04/20/15 12:15 PM
PAYMENT: \$435.00
RECEIVED: 04/20/15 12:15 PM
AMOUNT: \$435.00
CHECK: 318
REFUND: \$0.00
CHANGE: \$0.00

CASE NUMBER: 80578937
LEAD ATTORNEY:

1 **A. JURISDICTION**

2 1. This is an action for damages brought by an individual consumer against the
3 defendants for violations of the Fair Credit Reporting Act (“FCRA”), 15 U.S.C. §
4 1681 et seq., as amended.
5
6 2. Jurisdiction of this Court arises under 15 U.S.C. § 1681p.
7
8 3. Defendant Equifax is a business entity that regularly conducts business
9 throughout every state and county in the United States and is a “consumer
10 reporting agency,” as defined in 15 U.S.C. § 1681 and regularly engaged in the
11 business of assembling, evaluating and disbursing information regarding
12 consumers for the purpose of furnishing consumer reports to third parties, as
13 defined in 15 U.S.C. § 1681(d).

14 **B. VENUE**

15 4. The venue is proper in this Court based on the following:
16
17 a. The violations of the FCRA alleged below occurred and/or were committed in
18 Los Angeles County, California, in the jurisdiction of this Court.
19
20 b. At all times material hereto, defendants were and continue to be engaged in the
21 business and/or activity of reporting under the FCRA in Los Angeles County,
22 California.

1 c. At all times material hereto, plaintiff was an individual residing in the State of
2 California County of Los Angeles and is a "consumer" as that term is defined by
3 15 U.S.C. § 1681 et seq. Plaintiff is alleged to have incurred a financial obligation
4 for primarily personal, family or household purposes.

5 5. Defendants DOES 1 through 10, inclusive, are sued herein under fictitious
6 names. Their true names and capacities are unknown to plaintiff. When their true
7 names and capacities are ascertained, plaintiff will amend this complaint by
8 inserting their true names and capacities herein. Plaintiff is informed and believes
9 and thereon alleges, that each of the fictitiously named defendants is responsible in
10 some manner for the occurrences alleged in this complaint and that plaintiff's
11 damages as alleged in this complaint were proximately caused by such defendants.

12 6. Plaintiff is informed and believes and thereon alleges that at all times in this
13 complaint, each defendant was the agent of each of the remaining defendants, and
14 in doing the things hereinafter alleged, was acting within the course and scope of
15 such agency and with the permission and consent of all other co-defendants.

16 7. On or about February 17, 2015 and March 3, 2015, letters were sent to defendant
17 Equifax stating that plaintiff was a victim of identity theft and requesting that
18 fraudulent items with HSBC Bank, City National Bank, Bank Of The West, U.S.
19 Bank and 1st National Bank Of Omaha be blocked from her credit file .

8. After receiving plaintiff's dispute letters, defendant Equifax failed to block the fraudulent information from plaintiff's credit file.

9. Defendant Equifax has continued to report the fraudulent information on plaintiff's credit file as described above in this complaint.

10. Plaintiff has been damaged because the misleading information and/or error provided by defendants has impaired plaintiff's ability to build her credit worthiness and to obtain new financial lending.

11. As a direct result of said errors, defendants have misinformed third parties as to the status of her creditworthiness and have reflected false credit information and/or other credit information which is incorrect, inaccurate and misleading.

FIRST CAUSE OF ACTION

**VIOLATION OF THE FCRA, 15 U.S.C. § 1681 ET SEQ.
BY ALL DEFENDANTS**

12. Plaintiff incorporates paragraphs 1 through 11 as though fully stated herein.

13. Defendant Equifax has willfully and/or negligently violated the provisions of the FCRA in the following respects:

a. By willfully and/or negligently failing to follow reasonable procedures to limit the furnishing of consumer reports to the purposes listed under section 1681b of the FCRA, as required by 15 USC Section 1681e(a);

- 1 b. By willfully and/or negligently failing to comply with the requirements of 15
2 USC Section 1681b;
3
4 c. By willfully and/or negligently failing to follow reasonable procedures to assure
5 maximum possible accuracy of the information in reports concerning plaintiff, as
6 required by 15 USC Section 1681e(b);
7
8 d. By willfully and/or negligently failing to comply with the requirements of 15
9 USC Section 1681g;
10
11 e. By willfully and/or negligently failing to comply with the requirements of 15
12 USC Section 1681i; and
13
14 f. By willfully and/or negligently failing to comply with the requirements of 15
15 USC 1681c-2.

16 **WHEREFORE**, plaintiff prays that judgment be entered against defendants
17
18 for the following relief:

- 19 1. For an award of actual damages;
20
21 2. For an award of statutory damages;
22
23 3. For an award of punitive damages;
24
25 4. For an award of the costs of litigation and reasonable attorney's fees
26 pursuant to 15 U.S.C. §§ 1681n and 1681o; and
27
28 5. For a final order directing that defendants immediately delete all of the

1 inaccurate information from plaintiff's credit reports and files and cease reporting
2 the inaccurate information to any and all persons and entities to whom they report
3 consumer credit information.
4

5 **JURY TRIAL DEMAND**
6

7 Plaintiff is entitled to and hereby demands a Trial by Jury .
8

9 Dated: April 17, 2015 LAW OFFICES OF HOWARD D. SILVER
10

11 By: Howard Silver
12 Howard D. Silver
13 Attorneys for Maryna Pylypchuk
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